

**United States Bankruptcy Court**  
Eastern District of Virginia  
1100 East Main Street  
Richmond, VA 23219

**Case Number 04-33199-DOT  
Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Wanda Bushrod  
P.O. Box 1064  
Warsaw, VA 22572

Social Security No.:  
Debtor: xxx-xx-4645

Employer's Tax I.D. No.:  
Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: July 19, 2004

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

FORM B18 continued (12/03)

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

Certificate of Service Page 3 of 9

**CERTIFICATE OF SERVICE**

District/off: 0422-7  
Case: 04-33199

User: admin  
Form ID: B18

Page 1 of 1  
Total Served: 22

Date Rcvd: Jul 20, 2004

The following entities were served by first class mail on Jul 22, 2004.

db	+Wanda Bushrod, P.O. Box 1064, Warsaw, VA 22572-1064
aty	+Bernice Stafford-Turner, 3113 W. Marshall Street, Richmond, VA 23230-4730
tr	+Bruce H. Matson, 707 East Main Street, 11th Floor, Richmond, VA 23219-2814
6073898	Cross Country Bank, P. O. Box 310711, Boca Raton, FL 33431-0711
6073899	+Drive Time, 1030 N. Colorado Street, Gilbert, AZ 85233-2239
6073901	+Household Bank, P. O. Box 17051, Baltimore, MD 21297-1051
6073903	+Northern Neck, P.O. Box 68, Warsaw, VA 22572-0068
6076514	+Office of the U.S. Trustee, 600 E. Main Street, Suite 301, Richmond, VA 23219-2430
6073904	Providian Bancorp, P.O. Box 9176, Pleasanton, CA 94566-9176
6073905	+Riverside Health System, P.O. Box 6008, Newport News, VA 23606-0008
6073906	+Riverside Tappahannock, P.O. Box 2080, Kilmarnock, VA 22482-2080
6073907	+Sallie Mae, P.O. Box 9500, Wilkes Barre, PA 18773-9500
6073908	+Suntrust Bank, P. O. Box 85052, Richmond, VA 23285-5052
6073909	+The Loan Servicing, Conti Mortgage-FairbankCapital, 500 Enterprise Road, Horsham, PA 19044-3500
6073910	+Trancsouth, P.O. Box 6001, Carol Stream, IL 60197-6001
6073911	Trancsouth Financial, P. O. Box 1437, Minneapolis, MN 55440-1437
6076515	+U.S. Attorney's Office, 600 E. Main Street, 18th Floor, Richmond, VA 23219-2416

The following entities were served by electronic transmission on Jul 21, 2004 and receipt of the transmission was confirmed on:

6073897	+EDI: CAPITALONE.COM Jul 21 2004 12:00:00	Capital One, 11011 W. Broad Street, Glen Allen, VA 23060-5900
6073900	EDI: MAYSTORES.COM Jul 21 2004 12:00:00	Hecht Company, 8605 Cameron Street 4th Fl, Silver Spring, MD 20910-3710
6073901	+EDI: HFC.COM Jul 21 2004 12:01:00	Household Bank, P. O. Box 17051, Baltimore, MD 21297-1051
6073902	+EDI: WTRWFNNB.COM Jul 21 2004 12:00:00	Lerners, P.O. Box 182121, Columbus, OH 43218-2121
6073904	EDI: PROVID.COM Jul 21 2004 12:01:00	Providian Bancorp, P.O. Box 9176, Pleasanton, CA 94566-9176
6073912	EDI: FUNB.COM Jul 21 2004 12:01:00	Wachovia Bank of Delaware, P.O. Box 13327, Roanoke, VA 24040-0001
6239187	EDI: ECAST.COM Jul 21 2004 12:00:00	eCAST Settlement Corporation, assignee of, Household Bank and its assigns, Becket and Lee LLP, Attorneys/Agent, P.O. Box 35480, Newark, NJ 07193-5480

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2004

Signature:

